

RECEIVED
CENTRAL FAX CENTER
JUL 19 2004

OFFICIAL

PATENT
ATTORNEY DOCKET NO. 4797-30

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of : William Fitzpatrick, et al.
Serial No. : 09/696,693 Examiner: Chencinski, Siegfried E
Filed : October 25, 2000 Group Art Unit: 3628
Title : **SYSTEM FOR PROVIDING FINANCIAL SERVICES**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This Amendment and Response is submitted in response to the Office Action dated April 20, 2004 in connection with the above-identified application. The Commissioner is authorized to charge any deficiency or credit any overpayment to Deposit Account No. 02-4270.

JUL 19 2004

OFFICIAL

BROWN RAYSMAN MILLSTEIN FELDER & STEINER LLP

900 THIRD AVENUE, NEW YORK, N.Y. 10022
TELEPHONE (212) 895-2000 ♦ FACSIMILE (212) 895-2900

FACSIMILE COVER SHEET - NO. OF PAGES INCLUDING THIS COVER SHEET: 10

FROM: Antonio Papageorgiou x2905

DATE: July 19, 2004

TO: Commissioner for Patents - Mail Stop AF

FACSIMILE NO. 703-872-9306

CLIENT NO. 4797/30

PLEASE NOTE: THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS PRIVILEGED AND CONFIDENTIAL, AND IS INTENDED ONLY FOR USE OF THE INDIVIDUAL NAMED ABOVE AND OTHERS WHO HAVE BEEN SPECIFICALLY AUTHORIZED TO RECEIVE IT. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, OR IF ANY PROBLEMS OCCUR WITH TRANSMISSION, PLEASE NOTIFY SENDER OR THE MAIL ROOM BY TELEPHONE: (212) 895-2000. THANK YOU.

In re Application of: William Fitzpatrick, et al.

Serial No.: 09/696,693

Examiner: Chencinski, Siegfried E

Filed: October 25, 2000

Group Art Unit: 3628

Title: SYSTEM FOR PROVIDING FINANCIAL SERVICES

Applicants have attached hereto an amendment and response to the final office action in the above identified application mailed April 20, 2004. Should you have any questions, please call the Applicant's representative, Antonio Papageorgiou, at 212-895-2905.

Thank you

BRMFS1 261326v1